

Appropriations Committee will produce a bill that meets our national security needs, our compelling human needs, and at the same time lay the groundwork for a more prosperous America.

I urge my colleagues to support this bill and end gridlock and deadlock. Let's get on with making sure that we have certainty and reliability in funding the government of the United States of America.

I yield the floor and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. REED. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

UNEMPLOYMENT INSURANCE

Mr. REED. Mr. President, in 12 days, unemployment insurance will expire for 1.3 million Americans. This will impact virtually every State. Over the course of the next year, it will set back millions of hard-working families, slow down job growth, and slow our economic recovery.

Today I filed three amendments to the Bipartisan Budget Agreement Act. The amendments would extend UI for 1 month, 3 months, or a year respectively. While I believe the best policy is to extend unemployment insurance for 1 year in order to keep our economic recovery moving forward, I am willing to work with my colleagues who object to extending it for the full year to find a path forward.

What we must, I think, provide is at least a message to those people that they will not see their benefits eliminated on December 28, and that we will, in fact, be working to make sure that this protection is in place for families all across this country. Over the next several days I will be coming to the floor seeking consent and urging my colleagues to extend unemployment insurance.

The expiration of unemployment insurance will be devastating to families across the entire Nation who rely on this as the last remaining source of support, in many cases for people who have worked hard for many years and because of this economy have lost their jobs.

This is a stressful time.

My home State of Rhode Island has an unemployment rate of 9.2 percent. We have been struggling since 2008 and 2009. This is very difficult for people. This difficulty will be particularly hard to bear as we celebrate the holidays—at a time when people should be able to consider and count their blessings—they will instead be looking ahead a few days afterward to the loss of valuable, irreplaceable income.

It is also a devastating blow to our local businesses and economy. Extend-

ing UI is not only doing the right thing for American families, this is doing the right and smart thing for the American economy.

The Congressional Budget Office estimates that if we fail to extend unemployment insurance, we will lose 200,000 jobs—at a time when our major priority should be getting as many jobs as we can—and will slow economic growth by about .2 percent GDP.

This is not only the right thing to do in terms of the families of America, it is the smart and right thing to do for our economy. There is a compelling, economic rationale to provide these extended unemployment insurance benefits.

Mark Zandi, a noted economist, estimates that for every \$1 we put into the UI Program we get \$1.55 in return of economic activity. It makes sense. People who are living without their income from employment, when they take this money, they go to the store, they put food on the table, they pay rent. They pay for heat in the Northeast where the President pro tempore resides.

They are not stashing it away. In some cases, they are putting it right back into the economy. So this is a wise, economic policy, as well as a humane and decent policy.

Now is not the time to let this program expire for the individuals or for the economy. We have to extend UI immediately. December 28 is the day it stops; it is a cliff. People are off the program. Then, throughout the year, as people exhaust their State benefits at 26 weeks, they fall off because there is no Unemployment Insurance Program.

This is an economy where we are just beginning to see some recovery. Last month's numbers suggested about a 200,000-job gain. That was good, but hidden in those statistics was increasing evidence that long-term unemployment is increasing. Those people who haven't found jobs quickly are not finding jobs very well at all.

That trend is continuing and that is another reason we need the long-term benefits that are provided by the Federal program.

I am going to do my best to try to bring people together to recognize that this is an issue that is about American workers. People don't get unemployment insurance unless they have worked. It is about American families, because it is so necessary to support these families, and it is about States all across this country. Rhode Island has a 9.2-percent unemployment record. Nevada is the highest with 9.3 percent.

We can look at States—North, South, East, West—scattered across this country that have unemployment rates over 8 percent that need this program for their residents. I hope we can come together, work together, and get this done.

I urge, again, in the next few days that we all stop and think about our obligations, not only to the families of

America but to keeping the momentum of economic growth moving forward. I would particularly ask those colleagues who are representing States with unemployment rates that are above the national average—and the national average is 7 percent—to think very hard about what they are going to tell many of their constituents on December 28 when they have lost their benefits.

I yield the floor and I suggest the absence of a quorum.

The legislative clerk proceeded to call the roll.

Mr. COATS. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

AFFORDABLE CARE ACT

Mr. COATS. I know we will be voting shortly. The narrative out of the White House is that this health care plan is starting to work. That is not what I am hearing from home, and many are questioning this.

The Wall Street Journal today published an analysis showing how the health care law will raise premium rates. We all are familiar with the President's promise that rates will not increase under the ObamaCare, Affordable Care Act. According to The Wall Street Journal, Americans—particularly young, healthy adults—"could see insurance rates double or even triple when they look to buy individual coverage." Other groups, Oliver Wyman, PricewaterhouseCoopers, and Milliman, all issued reports estimating that ObamaCare would increase premiums by up to 60 percent.

On and on this drama goes with broken promises. The American people are learning and discovering promises were made when this law was passed—and all through the 3½ years leading up to where we are—and assurances were coming from the President and the White House: Don't worry. Your premiums won't go up, period. You can keep the doctor that you have, period. It is not going to cost any more money, period.

Those promises have been broken and Hoosiers are finding out about this every day.

Regardless of the statements coming out—don't worry, everything is going to be OK, sort of take it to the bank, trust us—that is not what is happening on the ground.

People are writing to me. They are calling our office. They are tweeting, emailing, and doing everything they can to give us these horror stories, saying: Do I have to do this?

Unfortunately, they do. Edward from Chesterton, IN, said he has spent countless hours on healthcare.gov searching for a health care plan. He discovered that the plans offered under the ObamaCare exchange had expensive premiums that he hadn't anticipated. In order to afford the monthly premiums, he has to choose the plan for